

NORTHERN DISTRICT OF NEW YORK
SYRACUSE DIVISIONIn re: ALLEN JOSEPH HEBERT
CAROLINE YVETTE HEBERT
Debtor(s)

Case No.: 09-32129

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Mark W. Swimelar, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/30/2009.
- 2) The plan was confirmed on 12/07/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 05/24/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/22/2013.
- 6) Number of months from filing or conversion to last payment: 45.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 67,298.00.
- 10) Amount of unsecured claims discharged without full payment: 441,254.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$28,072.40
Less amount refunded to debtor:	\$.00

NET RECEIPTS:	\$28,072.40
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$3,000.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$2,009.51
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$5,009.51
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Attorney fees paid and disclosed by debtor:	\$.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICAN HONDA FINANCE	Secured	NA	21,079.33	14.82	14.82	.00
AMERICAN HONDA FINANCE CORP	Unsecured	NA	NA	NA	.00	.00
BAC HOME LOAN SERVICING LP	Secured	73,180.00	74,221.07	74,221.07	.00	.00
BANK OF AMERICA	Secured	32,554.00	32,623.90	32,623.90	.00	.00
BANK OF AMERICA	Secured	16,174.00	16,234.83	16,234.83	.00	.00
BANK OF AMERICA NA	Secured	124,963.00	125,864.30	125,864.30	.00	.00
CITIBANK	Unsecured	56,589.00	NA	NA	.00	.00
EAST BAY FUNDING LLC	Unsecured	25,620.00	25,727.36	25,727.36	1,454.37	.00
FIA CARD SERVICES/BANK OF AMERIC	Unsecured	19,244.00	19,328.69	19,328.69	1,092.65	.00
PORTFOLIO RECOVERY ASSOCIATES I	Unsecured	50,552.00	50,755.92	50,755.92	2,869.23	.00
SUNRISE CREDIT SERVICES	Unsecured	NA	10,878.46	10,878.46	614.96	.00
SUNRISE CREDIT SERVICES	Unsecured	NA	23,023.34	23,023.34	1,301.51	.00
SUNRISE CREDIT SERVICES	Unsecured	NA	23,518.42	23,518.42	1,329.50	.00
TOMPKINS COUNTY FINANCE	Secured	NA	613.55	.00	.00	.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	4,374.75	4,374.75	247.30	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
US DEPT OF EDUCATION	Unsecured	223,151.00	188,766.83	188,766.83	10,670.99	.00
US DEPT OF EDUCATION	Unsecured	NA	7,098.40	7,098.40	401.27	.00
US DEPT OF EDUCATION	Unsecured	NA	13,957.24	13,957.24	789.00	.00
US DEPT OF EDUCATION	Unsecured	NA	7,555.58	7,555.58	427.12	.00
US DEPT OF EDUCATION	Unsecured	NA	32,729.01	32,729.01	1,850.17	.00
WENDY E TARLOW ESQ	Unsecured	1,964.00	1,980.00	.00	.00	.00

Summary of Disbursements to Creditors:**Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	16,234.83	.00	.00
All Other Secured:	232,724.09	14.82	.00
TOTAL SECURED:	248,958.92	14.82	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:

407,714.00 23,048.07 .00

Disbursements:

Expenses of Administration:	\$5,009.51
Disbursements to Creditors:	\$23,062.89

TOTAL DISBURSEMENTS:

\$28,072.40

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 08/02/2013

By: /s/Mark W. Swimelar

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.